

United States Bankruptcy Court
District of Arizona

In re:
RONALD WATTS
Debtor

Case No. 18-13651-MCW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db
15303382 #+RONALD WATTS, 1073 N. 159TH DRIVE, GOODYEAR, AZ 85338-2755
15303383 +ADT Corporation, Security Services, 1501 Yamato Road, Boca Raton FL 33431-4438
15303385 +Advocate Medical Group, 21014 Network Place, Chicago IL 60673-1210
15303386 +Bank of America, 4909 Savarese Cir, Tampa FL 33634-2413
15303388 +CACH, LLC/Resurgent Cap., 6801 S. Cimarron Road, Ste. 424-H, Las Vegas NV 89113-2273
15303392 +Cascade Capital, LLC, 1383 N. McDowell Blvd., Suite 210, Petaluma CA 94954-1190
15303393 +Ditech Financial, LLC, 1100 Virginia Drive Ste. 100A, Fort Washington PA 19034-3276
15303394 +ERC, P.O. Box 23870, Jacksonville FL 32241-3870
15303397 +Federal Bureau of Investigation, 2111 Roosevelt Rd, Chicago IL 60608-1128
15303398 +HSBC Bank Nevada, N.A., 1111b Town Center Drive, Las Vegas NV 89144
15416624 +I.C.S., Inc., P.O. Box 1010, Tinley Park IL 60477-9110
15303403 Illinois Depart of Revenue, 233 S. Wrecker Drive, Ste. 4030, Chicago, IL 60606
15303407 +Portfolio Recovery Associates, LLC, 4330 La Jolla Village Dr., Ste. 310,
San Diego CA 92122-1281
15303406 +US Department of Education/GSL/ATL, 400 Maryland Avenue, SW, Washington DC 20202-0001
+United States District Court, Northern District of Illinois, 219 South Dearborn Street,
Chicago IL 60604-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg
15303384 EDI: AZDEPREV.COM Feb 20 2019 07:08:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15303387 +EDI: AZDEPREV.COM Feb 20 2019 07:08:00 Arizona Department of Revenue,
Bankruptcy Unit, 7th Floor, 1600 W. Monroe Street, Phoenix AZ 85007-2612
15303389 +EDI: CAPITALONE.COM Feb 20 2019 07:08:00 Capital One Bank USA, N.A.,
Corporate Headquarters, 1680 Capital One Drive, McLean VA 22102-3407
15303390 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Feb 20 2019 02:48:07 ComEd.,
P.O. Box 6111, Carol Stream IL 60197-6111
15303391 +E-mail/Text: CCICollectionsGlobalForms@cox.com Feb 20 2019 02:48:02 Cox Communications,
Attention: Bankruptcy/Collection Dept., 1550 W. Deer Valley Road, Phoenix AZ 85027-2121
15303395 EDI: CMIGROUP.COM Feb 20 2019 07:08:00 Credit Management, LP, 4200 International Parkway,
Carrollton TX 75007-1912
15303396 +E-mail/Text: admin@fcs2collect.com Feb 20 2019 02:48:24 Financial Control Solutions,
P.O. Box 668, Germantown WI 53022-0668
15303399 E-mail/Text: bankruptcy.bnc@ditech.com Feb 20 2019 02:46:03 Green Tree Servicing, LLC.,
Attn: Bankruptcy Department, P.O. Box 6154, Rapid City SD 57709
15303400 +EDI: IRS.COM Feb 20 2019 07:08:00 Internal Revenue Service, Central Insolvency Operations,
P.O. Box 7346, Philadelphia PA 19101-7346
15303401 EDI: JEFFERSONCAP.COM Feb 20 2019 07:08:00 Jefferson Capital Systems, LLC.,
16 McLeland Road, Saint Cloud MN 56303
15305269 +E-mail/Text: bankruptcy@onlineis.com Feb 20 2019 02:47:55 Online Collections,
P.O. Box 1489, Winterville NC 28590-1489
15303404 +EDI: PRA.COM Feb 20 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15303405 +EDI: DRIV.COM Feb 20 2019 07:08:00 Santander Consumer USA,
8585 N. Stemmons Freeway, Ste. 1000, Dallas TX 75247-3800
15303408 +EDI: WTRRNANK.COM Feb 20 2019 07:08:00 TD Bank USA/Target Credit, P.O. 673,
Minneapolis MN 55440-0673
15303409 EDI: VERIZONCOMB.COM Feb 20 2019 07:08:00 Verizon Wireless, P.O. Box 660108,
Dallas TX 75266-0108
+EDI: WFNNB.COM Feb 20 2019 07:08:00 World Financial Network Bank, P.O. Box 182124,
Columbus OH 43218-2124

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
15303402 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
##+People Gas Light, P.O. Box 19100, Green Bay WI 54307-9100

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

ERIC R. THIEROFF on behalf of Debtor RONALD WATTS ethieroff@oswaltlawgroup.com,
notice@oswaltlawgroup.com,ecf@oswaltlawgroup.com
MAUREEN GAUGHAN mgaughan@ecf.epiqsystems.com,maureen@mgaughan.com
SANDRA C. OSWALT on behalf of Debtor RONALD WATTS sandra@oswaltlawgroup.com,
notice@oswaltlawgroup.com,ecf@oswaltlawgroup.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDJ.GOV

TOTAL: 4

Information to identify the case:Debtor 1 **RONALD WATTS**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2157**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:18-bk-13651-MCW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

RONALD WATTS

2/19/19**By the court:** Madeleine C. Wanslee
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.